

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
  
Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: February 2020

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Andrew Kuzy  
Signature of Debtor

3/14/2020  
Date

Colleen Kuzy  
Signature of Joint Debtor

3/14/2020  
Date

\_\_\_\_\_  
Signature of Preparer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Preparer

Debtors.

Reporting Period: February 2020

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.  
 A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	25314.78	
<b>RECEIPTS</b>		
Wages (Net)	30477.81	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	2589.88	
Sale of Assets	0	
Other Income (attach schedule)	2500.13	
<b>Total Receipts</b>	31497.72	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1054.66	
Insurance	437.57	
Auto Expense	3486.98	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	1264.54	
Medical Expenses	566.45	
Household Expenses	1501.42	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	514.15	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	240	
Travel and Entertainment	0	
Gifts	0	
Other (attach schedule)	0	
<b>Total Ordinary Disbursements</b>	8666.77	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	250	
U. S. Trustee Fees	650	
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	900	
<b>Total Disbursements (Ordinary + Reorganization)</b>	9566.77	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	-1368.35	
<b>Cash - End of Month (Must equal reconciled bank</b>	23846.43	

In Re: Andrew F. Kuzy, and  
Colleen A. Kuzy,  
  
Debtors.

: Bankruptcy Case No.: 18-21728-CMB  
:  
: Chapter 11  
:

(9/99)

Reporting Period: \_\_\_\_\_

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<i>Repayments</i>	<i>60.73</i>	
<i>Schmaltz</i>	<i>2500</i>	
<b>Other Taxes</b>		
<i>Escrow</i>	<i>240</i>	
	<i>544.45</i>	
<b>Other Ordinary Disbursements</b>		
<i>Wash County Clerk &amp; Courts</i>	<i>50.00</i>	
<b>Other Reorganization Expenses</b>		

Debtors.

Chapter 11

Reporting Period: \_\_\_\_\_

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\*"Insider is defined in 11 U.S.C. Section 101(31)

In Re: Andrew F. Kuzy, and  
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Bankruptcy Case No.: 18-21728-CMB

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Debtors.

Reporting Period: \_\_\_\_\_

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		



First National Bank

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4140 E. State Street  
Hermitage, PA 16148**Statement Ending 02/28/2020**

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number: ~

**ADDRESS SERVICE REQUESTED**

&gt;003349 3981687 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION  
COLLEEN A. KUZY, DEBTOR IN POSSESSION  
JACQUELINE SCHMALZ  
531 WARRICK DR  
WASHINGTON PA 15301-9513**Managing Your Accounts**

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street  
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$23,846.43

**FREE SMALL BUSINESS CHECKING -****Account Summary**

Date	Description	Amount		
02/01/2020	Balance Last Statement	\$25,214.78	Minimum Balance	\$19,510.55
	8 Credit(s) This Period	\$8,198.42	Average Ledger Balance	\$22,491.58
	102 Debit(s) This Period	\$9,566.77	Average Available Balance	\$22,413.01
02/28/2020	Balance This Statement	\$23,846.43		

Effective March 1, 2020, First National Bank will make adjustments to the activity fees for your business checking account. Please review your statement for the fee changes. If you have any questions regarding the changes, please contact your branch manager or Treasury Management Representative for additional information.

**Account Activity**

Post Date	Description	Debits	Credits	Balance
02/01/2020	Balance Last Statement			\$25,214.78
02/03/2020	CHECK # 1246	\$250.00		\$24,964.78
02/03/2020	CHECK # 1242	\$250.00		\$24,714.78
02/03/2020	43593 POS PUR 02/02 14:45 SAMS CLUB #6251 WASHINGTON PA 62510092 489224~5300	\$115.55		\$24,599.23
02/03/2020	370228 POS PUR 02/02 12:39 Walmart.com Bentonville AR 02003144 020212370~5310	\$81.62		\$24,517.61
02/03/2020	592692 PIN PUR 02/03 13:52 ALDI 69051 WASHINGTON PA 89027702 592692 ~5411	\$66.86		\$24,450.75
02/03/2020	31538 PIN PUR 02/01 15:21 WM SUPERCENTER # WASHINGTON PA 17390047 72754~5411	\$52.32		\$24,398.43
02/03/2020	54924 POS PUR 02/02 23:24 SPEEDWAY 02915 7 WASHINGTON PA 00000000 05492~5542	\$28.43		\$24,370.00
02/03/2020	823860 POS PUR 02/03 07:34 BP#9351941RUFF C WASHINGTON PA 39013701 82386~5542	\$25.00		\$24,345.00
02/03/2020	55984 POS PUR 02/03 12:48 Wal-Mart Super C WASHINGTON PA 17390051 00346~5411	\$14.92		\$24,330.08



To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at [www.fnb-online.com/learn](http://www.fnb-online.com/learn)
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

E000/1000 124810 962600 29185E LINEED

## RECONCILEMENT OF YOUR CHECKING/SAVINGS ACCOUNT

***The reconciliation of this statement with your records is essential. Any error must be reported as soon as possible.***

[illegible]

**TO VERIFY YOUR CHECKBOOK BALANCE FOLLOW THESE SIMPLE STEPS:**

- 1 **COMPARE** transactions shown on this statement with entries in your checkbook. Mark those paid or credited on this statement in your checkbook.
  - 2 **COMPARE** the check numbers listed on this statement with the entries in your checkbook and mark those paid.
  - 3 **LIST AND TOTAL** all checks and other withdrawals that remain outstanding including those from previous statements in the space to the left.
  - 4 **ENTER** into your checkbook and adjust the balance by adding interest credited, pre-authorized deposits or other credit (+) transactions shown on the front of this statement which are not in your checkbook.
  - 5 **ENTER** into your checkbook and adjust the balance by subtracting service fees, pre-authorized payments or other debit (-) transactions shown on the front of this statement which are not in your checkbook.
  - 6 **ENTER** "Current Statement Balance" from the front of this statement. \$ \_\_\_\_\_
  - 7 **ADD** deposits made after "Period Ending Date" of this statement. (+) \_\_\_\_\_  
 (+) \_\_\_\_\_  
 (+) \_\_\_\_\_  
 (+) \_\_\_\_\_  
 (+) \_\_\_\_\_  
 (+) \_\_\_\_\_  
 (+) \_\_\_\_\_  
 TOTAL \$ \_\_\_\_\_
  - 8 **SUBTRACT** checks and withdrawals outstanding. (-) \$ \_\_\_\_\_
- Your checkbook should show this balance. \_\_\_\_\_ \$ \_\_\_\_\_

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS (EFT)  
ON YOUR CONSUMER ACCOUNT:**

**In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-555-5455 or write to us at the address shown on your statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.**

- 1) Tell us your name and account number (if any).
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3) Tell us the dollar amount of the suspected error.

**We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. A Consumer Account is a deposit account which is used primarily for personal, family or household purposes.**

### HOW TO CONFIRM PRE-AUTHORIZED DEPOSITS:

**If you arranged to have direct deposits made to your Consumer Account at least once every 60 days from the same person or company, you can call us at 1-800-555-5455 to find out whether the deposit was made.**



First National Bank

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**Statement Ending 02/28/2020**4140 E. State Street  
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number: :

**FREE SMALL BUSINESS CHECKING -**

(continued)

**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
02/03/2020	63332 PIN PUR 02/03 17:52 WAL-MART #1739 WASHINGTON PA 24173901 063332 ~5411	\$14.41		\$24,315.67
02/03/2020	665960 RECURRING 02/02 10:41 NETFLIX COM LOS GATOS CA 003 003300665960 ~4899	\$13.77		\$24,301.90
02/03/2020	456169 POS PUR 02/03 07:47 BP#9351941RUFF C WASHINGTON PA 39013701 45616~5542	\$10.00		\$24,291.90
02/03/2020	87979 POS PUR 02/03 09:15 LOWES #00671* WASHINGTON PA 00000000 087979 ~5200	\$2.95		\$24,288.95
02/04/2020	56087 POS PUR 02/04 16:30 WM SUPERCENTER # WASHINGTON PA 17390056 55925~5411	\$46.22		\$24,242.73
02/04/2020	90003 POS PUR 02/03 03:00 WHS ORTHOPEDICS WASHINGTON PA 74364410 090003~8011	\$35.00		\$24,207.73
02/04/2020	271956 POS PUR 02/04 07:40 Wal-Mart Super C WASHINGTON PA 17390027 00351~5411	\$23.54		\$24,184.19
02/04/2020	96910 POS PUR 02/03 02:03 JEFFREYS DRUG ST CANONSBURG PA 29235480 09691~5912	\$10.00		\$24,174.19
02/04/2020	99444 POS PUR 02/04 00:40 AMZNFreeTime* LR5 888-802-3080 WA 00000000 099~5818	\$3.17		\$24,171.02
02/05/2020	CHECK # 1245	\$650.00		\$23,521.02
02/05/2020	CHECK # 1251	\$55.66		\$23,465.36
02/05/2020	80557 POS PUR 02/04 05:18 JEFFREYS DRUG ST CANONSBURG PA 29235480 08055~5912	\$22.90		\$23,442.46
02/05/2020	3294 POS PUR 02/04 03:08 AMZN Digital* RK0 888-802-3080 WA 00000000 003~5818	\$9.53		\$23,432.93
02/05/2020	32635 POS PUR 02/05 16:41 WM SUPERCENTER # WASHINGTON PA 17390045 02038~5411	\$8.14		\$23,424.79
02/05/2020	82592 POS PUR 02/05 11:55 VZWRLSS* MY VZ VE 800-922-0204 FL 00000000 082~4814	\$2.92		\$23,421.87
02/06/2020	0014 POS PUR 02/05 09:37 WASHINGTON HOSPI 7242257000 PA 00004444 00001~8062	\$247.50		\$23,174.37
02/06/2020	433452 PIN PUR 02/06 09:52 TARGET T-1216 33 Washington PA 99999999 43345~5310	\$66.97		\$23,107.40
02/06/2020	295045 POS PUR 02/06 08:31 BP#9351941RUFF C WASHINGTON PA 39013701 29504~5542	\$25.00		\$23,082.40
02/07/2020	PYRLVQ67 SALANDR PAYROLL PYRLVQ67		\$1,459.12	\$24,541.52
02/07/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$24,481.52
02/07/2020	CHECK # 1250	\$144.00		\$24,337.52
02/07/2020	98162 POS PUR 02/06 06:54 WAL-MART #1739 WASHINGTON PA 00000002 098162 ~5411	\$55.25		\$24,282.27
02/07/2020	57708 POS PUR 02/07 15:31 WM SUPERCENTER # WASHINGTON PA 17390044 76813~5411	\$37.74		\$24,244.53
02/07/2020	29544 POS PUR 02/06 19:22 JEFFREYS DRUG ST CANONSBURG PA 29235480 02954~5912	\$17.28		\$24,227.25
02/07/2020	170959 POS PUR 02/07 15:05 SUNOCO 078742580 WASHINGTON PA 65051301 17095~5542	\$10.00		\$24,217.25
02/07/2020	CHECK # 1248	\$7.46		\$24,209.79
02/10/2020	CHECK # 1249	\$234.33		\$23,975.46
02/10/2020	14540 POS PUR 02/09 05:09 SAMSCLUB #6251 WASHINGTON PA 00000001 014540 ~5300	\$124.28		\$23,851.18
02/10/2020	41804 PIN PUR 02/08 14:50 WM SUPERCENTER # WASHINGTON PA 17390056 29952~5411	\$50.36		\$23,800.82
02/10/2020	89447 POS PUR 02/09 12:30 LOWES #00671* WASHINGTON PA 00000000 089447 ~5200	\$22.22		\$23,778.60



0002/0002 03.8473 004237 398167 0002/0002

**FREE SMALL BUSINESS CHECKING - (continued)**

Account Activity (continued)		Debits	Credits	Balance
Post Date	Description			
02/10/2020	30207 POS PUR 02/09 17:25 WM SUPERCENTER # WASHINGTON PA 17390045 01042~5411	\$17.50		\$23,761.10
02/10/2020	870543 POS PUR 02/08 12:27 Walmart.com Bentonville AR 02003144 020812870~5310	\$15.77		\$23,745.33
02/10/2020	19545 POS PUR 02/09 18:07 Kindle Unltd* V18 866-321-8851 WA 00000000 019~5818	\$10.59		\$23,734.74
02/10/2020	520323 PIN PUR 02/08 17:01 FIVE BELOW 197 8 WASHINGTON PA 99999999 52032~5331	\$8.00		\$23,726.74
02/11/2020	40005 POS PUR 02/10 12:21 WHS ORTHOPEDICS WASHINGTON PA 74364410 040005~8011	\$35.00		\$23,691.74
02/11/2020	128015 PIN PUR 02/11 15:19 ADVANCE AUTO PAR WASHINGTON PA 31258203 12801~5533	\$30.73		\$23,661.01
02/11/2020	573959 POS PUR 02/11 16:22 BP#9351941RUFF C WASHINGTON PA 39013701 57395~5542	\$25.00		\$23,636.01
02/11/2020	30173 POS PUR 02/11 16:14 WM SUPERCENTER # WASHINGTON PA 17390079 71200~5411	\$18.98		\$23,617.03
02/11/2020	46522 POS PUR 02/10 03:15 JEFFREYS DRUG ST CANONSBURG PA 29235480 04652~5912	\$4.25		\$23,612.78
02/12/2020	CHECK # 1256	\$3,000.00		\$20,612.78
02/12/2020	97087 RECURRING 02/11 13:35 Amazon Prime* ME8 Amzn.com/bill WA 00000000 09~5968	\$126.14		\$20,486.64
02/12/2020	13317 POS PUR 02/12 16:41 WM SUPERCENTER # WASHINGTON PA 17390045 62125~5411	\$67.75		\$20,418.89
02/12/2020	14192 POS PUR 02/11 17:01 KWIK FILL 236 HOUSTON PA URCC0236 014192 ~5542	\$27.50		\$20,391.39
02/12/2020	6772 POS PUR 02/11 18:29 BP#9351941RUFF C WASHINGTON PA 39013701 00677~5542	\$10.01		\$20,381.38
02/13/2020	CHECK # 1243	\$514.15		\$19,867.23
02/13/2020	951382 PIN PUR 02/13 13:51 KOHLS 1022 353 W WASHINGTON PA 99999999 95138~5311	\$90.70		\$19,776.53
02/13/2020	CHECK # 1254	\$50.00		\$19,726.53
02/13/2020	88361 POS PUR 02/12 13:26 WALMART GROCERY 800-966-6546 AR 00000000 0883~5411	\$46.63		\$19,679.90
02/13/2020	25028 POS PUR 02/12 12:19 WALMART GROCERY 800-966-6546 AR 00000000 0250~5411	\$27.18		\$19,652.72
02/13/2020	17948 POS PUR 02/12 12:38 WALMART GROCERY 800-966-6546 AR 00000000 0179~5411	\$13.43		\$19,639.29
02/14/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$19,579.29
02/14/2020	CHECK # 1255	\$5.00		\$19,574.29
02/18/2020	DEPOSIT		\$900.00	\$20,474.29
02/18/2020	CHECK # 1253	\$250.00		\$20,224.29
02/18/2020	CHECK # 1252	\$208.36		\$20,015.93
02/18/2020	481608 PIN PUR 02/15 11:05 WAL-MART #1739 WASHINGTON PA 24173901 481608 ~5411	\$144.60		\$19,871.33
02/18/2020	66063 POS PUR 02/17 10:51 WALMART GROCERY 800-966-6546 AR 00000000 0660~5411	\$126.13		\$19,745.20
02/18/2020	50425 POS PUR 02/16 18:04 HP PRODUCT SVC&R 800-474-6836 CA 00000000 050~7399	\$68.89		\$19,676.31
02/18/2020	680707 PIN PUR 02/16 13:12 LOWE'S #671 WASHINGTON PA 001 680707 ~5200	\$30.30		\$19,646.01
02/18/2020	706330 POS PUR 02/16 16:20 WAL-MART #1739 WASHINGTON PA 24173901 706330 ~5411	\$25.29		\$19,620.72
02/18/2020	48791 POS PUR 02/14 22:16 KWIK FILL 236 HOUSTON PA URCC0236 048791 ~5542	\$20.01		\$19,600.71
02/18/2020	61052 POS PUR 02/16 10:17 SPEEDWAY 02915 7 WASHINGTON PA 00000000 06105~5542	\$19.10		\$19,581.61

048900 1215556 0000000 074858 149716 02/03

4140 E. State Street  
Hermitage, PA 16148**Statement Ending 02/28/2020**

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number:

**FREE SMALL BUSINESS CHECKING -**

(continued)

**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
02/18/2020	52234 POS PUR 02/17 20:26 SAMS CLUB #6251 WASHINGTON PA 19252234 052234~5300	\$16.96		\$19,564.65
02/18/2020	910174 POS PUR 02/15 08:12 Walmart.com Bentonville AR 02003144 021508910~5310	\$15.77		\$19,548.88
02/18/2020	27049 POS PUR 02/17 23:34 WALMART GROCERY 800-966-6546 AR 00000000 0270~5411	\$13.82		\$19,535.06
02/18/2020	76883 RECURRING 02/17 19:33 Amazon Prime* T36 Amzn.com/bill WA 00000000 07~5968	\$13.77		\$19,521.29
02/18/2020	864601 POS PUR 02/14 18:36 BP#9351941RUFF C WASHINGTON PA 39013701 86460~5542	\$10.00		\$19,511.29
02/18/2020	71454 POS PUR 02/17 09:36 WALMART GROCERY 800-966-6546 AR 00000000 0714~5411	\$0.74		\$19,510.55
02/19/2020	SSA TREAS 310 XXSOC SEC XXXXX9149A SSA		\$2,396.00	\$21,906.55
02/19/2020	861617 POS PUR 02/19 15:21 BP#9351941RUFF C WASHINGTON PA 39013701 86161~5542	\$25.04		\$21,881.51
02/19/2020	27213 POS PUR 02/19 08:30 SAMS CLUB #6251 WASHINGTON PA 62510088 816843~5542	\$12.08		\$21,869.43
02/19/2020	280941 POS PUR 02/19 06:51 BP#9351941RUFF C WASHINGTON PA 39013701 28094~5542	\$10.00		\$21,859.43
02/19/2020	80015 POS PUR 02/18 00:15 JEFFREYS DRUG ST CANONSBURG PA 29235480 08001~5912	\$8.95		\$21,850.48
02/20/2020	571522 PIN PUR 02/20 16:16 Wal-Mart Super C WASHINGTON PA 17390080 00519~5411	\$176.92		\$21,673.56
02/20/2020	CHECK # 1257	\$99.89		\$21,573.67
02/20/2020	264623 POS PUR 02/20 15:45 WAL-MART #1739 WASHINGTON PA 24173901 264623 ~5411	\$20.39		\$21,553.28
02/21/2020	7187 RETURN 02/21 16:36 WM SUPERCENTER # WASHINGTON PA 17390079 74545~5411		\$44.96	\$21,598.24
02/21/2020	PYRLVQ67 SALANDR PAYROLL PYRLVQ67		\$1,588.69	\$23,186.93
02/21/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$23,126.93
02/24/2020	CHECK # 1258	\$203.24		\$22,923.69
02/24/2020	180967 PIN PUR 02/22 11:53 Wal-Mart Super C WASHINGTON PA 17390044 00532~5411	\$199.23		\$22,724.46
02/24/2020	501331 PIN PUR 02/22 15:31 LOWE'S #671 WASHINGTON PA 001 501331 ~5200	\$22.22		\$22,702.24
02/24/2020	53295 POS PUR 02/21 20:38 KWIK FILL 236 HOUSTON PA URCC0236 053295 ~5542	\$19.90		\$22,682.34
02/24/2020	73265 POS PUR 02/23 05:47 JEFFREYS DRUG ST CANONSBURG PA 29235480 07326~5912	\$17.09		\$22,665.25
02/24/2020	3762 POS PUR 02/21 19:33 SPEEDWAY 02915 7 WASHINGTON PA 00000000 00376~5542	\$15.25		\$22,650.00
02/25/2020	448146 POS PUR 02/25 16:06 BP#9351941RUFF C WASHINGTON PA 39013701 44814~5542	\$25.01		\$22,624.99
02/26/2020	445639 PIN PUR 02/26 15:51 USPS PO 41890403 WASHINGTON PA 99999999 44563~9402	\$176.25		\$22,448.74
02/26/2020	45840 POS PUR 02/25 23:19 AMZN Mktp US* O64 Amzn.com/bill WA 00000000 04~5942	\$31.34		\$22,417.40
02/27/2020	682393 RETURN 02/27 17:45 Walmart.com Bentonville AR 02003144 022705682~5310		\$15.77	\$22,433.17
02/27/2020	1004 POS PUR 02/26 23:48 LOMBARDI'S AMOCO WASHINGTON PA 002 001004 ~7538	\$150.00		\$22,283.17
02/27/2020	661266 POS PUR 02/27 14:50 Wal-Mart Super C WASHINGTON PA 17390047 00588~5411	\$13.00		\$22,270.17



## FREE SMALL BUSINESS CHECKING - (continued)

### Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
02/27/2020	874356 POS PUR 02/27 06:35 BP#9351941RUFF C WASHINGTON PA 39013701 87435~5542	\$11.00		\$22,259.17
02/27/2020	10542 POS PUR 02/26 02:44 JEFFREYS DRUG ST CANONSBURG PA 29235480 01054~5912	\$9.23		\$22,249.94
02/28/2020	DEPOSIT		\$1,600.00	\$23,849.94
02/28/2020	COMM OF PA ANNUITANT APXXXXXX3235		\$193.88	\$24,043.82
02/28/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$23,983.82
02/28/2020	138392 PIN PUR 02/28 16:41 Wal-Mart Super C WASHINGTON PA 17390045 00592~5411	\$61.22		\$23,922.60
02/28/2020	87304 PIN PUR 02/28 13:35 SAM'S Club WASHINGTON PA 62510093 00590704256~5411	\$45.37		\$23,877.23
02/28/2020	43459 POS PUR 02/27 23:59 AMZN Mktp US* IM9 Amzn.com/bill WA 00000000 04~5942	\$20.13		\$23,857.10
02/28/2020	21679 RECURRING 02/28 22:14 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 021~4899	\$8.42		\$23,850.68
02/28/2020	63613 POS PUR 02/27 05:32 JEFFREYS DRUG ST CANONSBURG PA 29235480 06361~5912	\$4.25		\$23,846.43
02/28/2020	Balance This Statement			\$23,846.43

### Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1242	02/03/2020	\$250.00	1249	02/10/2020	\$234.33	1254	02/13/2020	\$50.00
1243	02/13/2020	\$514.15	1250	02/07/2020	\$144.00	1255	02/14/2020	\$5.00
1245*	02/05/2020	\$650.00	1251	02/05/2020	\$55.66	1256	02/12/2020	\$3,000.00
1246	02/03/2020	\$250.00	1252	02/18/2020	\$208.36	1257	02/20/2020	\$99.89
1248*	02/07/2020	\$7.46	1253	02/18/2020	\$250.00	1258	02/24/2020	\$203.24

\* Indicates skipped check number

### Daily Balances

Date	Amount	Date	Amount	Date	Amount
02/03/2020	\$24,288.95	02/12/2020	\$20,381.38	02/24/2020	\$22,650.00
02/04/2020	\$24,171.02	02/13/2020	\$19,639.29	02/25/2020	\$22,624.99
02/05/2020	\$23,421.87	02/14/2020	\$19,574.29	02/26/2020	\$22,417.40
02/06/2020	\$23,082.40	02/18/2020	\$19,510.55	02/27/2020	\$22,249.94
02/07/2020	\$24,209.79	02/19/2020	\$21,850.48	02/28/2020	\$23,846.43
02/10/2020	\$23,726.74	02/20/2020	\$21,553.28		
02/11/2020	\$23,612.78	02/21/2020	\$23,126.93		

Statement of Earnings For:

Andrew Kuzy

Document

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Salandra Funeral Service (PYRLVQ67)

Employee #: 22	Division:	Period Begin: 2/2/2020	Check Date: 2/21/2020	304 West Pike Street
Clock Number:	Department: 1000	Period End: 2/15/2020		Canonsburg, PA 15317
SSN: XXX-XX-9149	Federal Filing: Married	Exemptions: 0	Additional Tax:	
Company Id: PYRLVQ67	State Filing:	Exemptions: 0	Additional Tax:	

Voucher Id	Check Amount	Gross Pay	Net Pay	Check Message
V54452896	\$0.00	\$1,995.00	\$1,588.69	

EARNINGS						*Not Included in Totals			TAXES			DEDUCTIONS		
Description	Rate	Hours	Dollars	YTD Hours	YTD Dollars	Description	Current	YTD	Description	Current	YTD			
Regular	20.0000	96.00	1,920.00	349.50	6,990.00	SOC SEC EE	123.69	451.98						
Removal	20.0000	0.00	75.00	0.00	300.00	MED EE	28.93	105.71						
						FEDERAL WH	169.28	595.06						
						PENNSYLVANIA WH	61.25	223.81						
						SOUTH STRABANE TWP	9.98	36.46						
						PENNSYLVANIA SUI EE	1.20	4.38						
						CANONSBURG LST	2.00	8.00						
						TRINITY ASD (SOUTH	9.98	36.46						
<b>Total:</b>		96.00	1,995.00	349.50	7,290.00	<b>Total:</b>	406.31	1,461.86	<b>Total:</b>	0.00	0.00			
<b>CURRENT PERIOD LEAVE ACCRUAL</b>						<b>DISTRIBUTION OF NET PAY</b>								
						Checking	Account: ###6826		Deposit Amount:	1,588.69				

**WARNING-THIS HEARTLAND CHECK IS PROTECTED BY SPECIAL SECURITY FEATURES**

Salandra Funeral Service (PYRLVQ67)  
 304 West Pike Street  
 Canonsburg, PA 15317

CHECK DATE	VOUCHER ID
2/21/2020	V54452896

Your entire Net pay of \$1,588.69 has been deposited in your bank account(s).

TOTAL NET PAY
*****\$1,588.69

22 1000

**Andrew Kuzy**

531 Warrick Dr.  
 SOUTH STRABANE TOWNSHIP, PA 15301

**NOT NEGOTIABLE****SECURITY FEATURES LISTED ON BACK**

**First National Bank****Statement Ending 02/14/2020**4140 E. State Street  
Hermitage, PA 16148

ANDREW F KUZY

Page 1 of 4

Primary Account Number: 1

## ADDRESS SERVICE REQUESTED

&gt;027832 3930570 0001 092543 10Z

ANDREW F KUZY  
COLLEEN A KUZY  
TAX ESCROW ACCOUNT  
531 WARRICK DR  
WASHINGTON PA 15301-9513**Managing Your Accounts**

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street  
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$1,218.97

**FREESTYLE CHECKING - 735181026****Account Summary**

Date	Description	Amount
01/17/2020	Balance Last Statement	\$922.92
	5 Credit(s) This Period	\$300.00
	1 Debit(s) This Period	\$3.95
02/14/2020	Balance This Statement	\$1,218.97

**Account Activity**

Post Date	Description	Debits	Credits	Balance
01/17/2020	Balance Last Statement			\$922.92
01/17/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$982.92
01/24/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$1,042.92
01/31/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$1,102.92
02/07/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$1,162.92
02/14/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$1,222.92
02/14/2020	PAPER STATEMENT FEE	\$3.95		\$1,218.97
02/14/2020	Balance This Statement			\$1,218.97

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
01/17/2020	\$982.92	01/31/2020	\$1,102.92	02/14/2020	\$1,218.97
01/24/2020	\$1,042.92	02/07/2020	\$1,162.92		

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at [www.fnb-online.com/learn](http://www.fnb-online.com/learn)
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

27832 3930570 0001 092543 10Z

Statement of Earnings For: <b>Andrew Kuzy</b>						<b>Salandra Funeral Service (PYRLVQ67)</b>					
Employee #: 22		Division:		Period Begin: 1/19/2020		Check Date: 2/7/2020		304 West Pike Street			
Clock Number:		Department: 1000		Period End: 2/1/2020				Canonsburg, PA 15317			
SSN: XXX-XX-9149		Federal Filing: Married		Exemptions: 0		Additional Tax:					
Company Id: PYRLVQ67		State Filing:		Exemptions: 0		Additional Tax:					
<b>Voucher Id</b>		<b>Check Amount</b>		<b>Gross Pay</b>		<b>Net Pay</b>		<b>Check Message</b>			
V53972932		\$0.00		\$1,825.00		\$1,459.12					
<b>EARNINGS</b>						<b>TAXES</b>			<b>DEDUCTIONS</b>		
*Not included in Totals											
Description	Rate	Hours	Dollars	YTD Hours	YTD Dollars	Description	Current	YTD	Description	Current	YTD
Regular	20.0000	87.50	1,750.00	253.50	5,070.00	SOC SEC EE	113.15	328.29			
Removal	20.0000	0.00	75.00	0.00	225.00	MED EE	26.46	76.78			
						FEDERAL WH	148.88	425.78			
						PENNSYLVANIA WH	56.03	162.56			
						SOUTH STRABANE TWP	9.13	26.48			
						PENNSYLVANIA SUI EE	1.10	3.18			
						CANONSBURG LST	2.00	6.00			
						TRINITY ASD (SOUTH	9.13	26.48			
<b>Total:</b>						<b>Total:</b>			<b>Total:</b>		
87.50 1,825.00 253.50 5,295.00						365.88 1,055.55			0.00 0.00		
<b>CURRENT PERIOD LEAVE ACCRUAL</b>						<b>DISTRIBUTION OF NET PAY</b>					
						Checking Account: ###6826 Deposit Amount: 1,459.12					

**WARNING-THIS HEARTLAND CHECK IS PROTECTED BY SPECIAL SECURITY FEATURES**

Salandra Funeral Service (PYRLVQ67)  
 304 West Pike Street  
 Canonsburg, PA 15317

CHECK DATE	VOUCHER ID
2/7/2020	V53972932

**TOTAL NET PAY**  
 \*\*\*\*\*\$1,459.12

Your entire Net pay of \$1,459.12 has been deposited in your bank account(s).

22 1000

**Andrew Kuzy**

531 Warrick Dr  
 SOUTH STRABANE TOWNSHIP, PA 15301

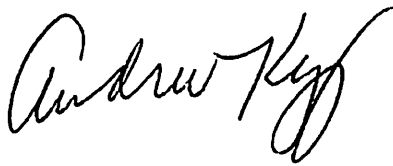
**NOT NEGOTIABLE**



March 14, 2020

Please note, that we incurred an unexpected auto repair for the 2014 Chevy Cruze. The engine was damaged beyond repair and had to be replaced. We also incurred some unexpected medical expenses for Colleen's knee complications. We consulted with Mr. Brian Thompson concerning the auto repair cost before it was performed and the money spent.

Andrew Kuzy

A handwritten signature in black ink, appearing to read "Andrew Kuzy". The signature is written in a cursive, flowing style with a large initial 'A' and 'K'.